

Payment System Indicators								
PART I - Payment System Indicators - Payment & Settlement System Statistics								
	Volume (lakh)				Value (₹ crore)			
	FY 2024-25	2025 January	2025 December	2026 January	FY 2024-25	2025 January	2025 December	2026 January
	1	2	3	4	1	2	3	4
<b>A. Settlement Systems</b>								
<b>Financial Market Infrastructures (FMIs)</b>								
1 CCIL Operated Systems	47.40	4.88	5.07	4.35	296218030	30296790	34813891	32155354
1.1 Govt. Securities Clearing	17.87	1.77	1.71	1.61	185733719	17807347	20459216	18709470
1.1.1 Outright	10.56	1.10	0.94	0.90	16056018	1627265	1358772	1235356
1.1.2 Repo	4.72	0.41	0.51	0.46	77286611	7288494	9176297	7775968
1.1.3 Tri-party Repo	2.58	0.25	0.26	0.25	92391091	8891588	9924147	9698147
1.2 Forex Clearing	28.06	2.94	3.27	2.64	100639565	11164125	13484010	12450917
1.3 Rupee Derivatives @	1.46	0.17	0.10	0.10	9844746	1325318	870666	994967
<b>B. Payment Systems</b>								
<b>I Financial Market Infrastructures (FMIs)</b>								
1 Credit Transfers - RTGS	3024.55	268.15	317.67	316.99	201387682	17499363	21969481	19176704
1.1 Customer Transactions	3010.32	266.89	316.41	315.76	181153129	15571748	19992108	17580604
1.2 Interbank Transactions	14.23	1.26	1.26	1.23	20234553	1927615	1977373	1596100
<b>II Retail</b>								
2 Credit Transfers - Retail	2061014.91	186538.41	232522.27	233364.66	79881976	7000487	8086110	8078680
2.1 AePS (Fund Transfers) @	3.64	0.31	0.21	0.24	190	18	12	14
2.2 APBS \$	32964.43	2263.21	2357.78	2616.49	554034	52280	81224	81195
2.3 IMPS	56249.68	4442.23	3799.33	3740.33	7139110	606420	662452	672989
2.4 NACH Cr \$	16938.86	1304.72	1240.69	1248.95	1670223	145699	168800	161580
2.5 NEFT	96198.05	8567.93	8777.58	8724.20	44461464	3848033	4376909	4329421
2.6 UPI @	1858660.25	169960.01	216346.68	217034.45	26056955	2348037	2796713	2833481
2.6.1 of which USSD @	17.24	1.38	0.52	1.14	185	16	5	12
3 Debit Transfers and Direct Debits	21659.95	1878.45	2012.39	2016.80	2208583	199535	242667	240345
3.1 BHIM Aadhaar Pay @	230.08	15.79	17.39	17.87	6907	486	600	648
3.2 NACH Dr \$	19762.28	1715.83	1858.15	1865.64	2199327	198857	241878	239514
3.3 NETC (linked to bank account) @	1667.59	146.83	136.85	133.29	2349	193	189	184
4 Card Payments	63861.15	5522.42	6447.58	6415.41	2605110	223090	241961	237042
4.1 Credit Cards	47740.76	4305.72	5398.34	5397.11	2109197	184126	204687	199085
4.1.1 PoS based \$	24571.10	2177.43	2726.32	2674.95	795022	69429	78476	75988
4.1.2 Others \$	23169.66	2128.29	2672.02	2722.16	1314175	114697	126210	123097
4.2 Debit Cards	16120.39	1216.69	1049.24	1018.29	495914	38963	37274	37957
4.2.1 PoS based \$	11980.33	910.91	794.35	773.20	332556	25999	24599	25513
4.2.2 Others \$	4140.06	305.78	254.89	245.10	163358	12965	12675	12444
5 Prepaid Payment Instruments	70254.08	6547.10	9755.15	9537.91	216751	19496	27044	27626
5.1 Wallets	52898.40	4875.14	8094.62	7716.41	154066	14700	20834	20985
5.2 Cards	17355.68	1671.97	1660.53	1821.50	62686	4796	6210	6641
5.2.1 PoS based \$	8240.14	701.18	694.23	827.76	11512	1000	1391	1582
5.2.2 Others \$	9115.54	970.79	966.30	993.74	51174	3796	4819	5059
6 Paper-based Instruments	6095.38	516.61	476.39	458.71	7113350	606756	620352	601415
6.1 CTS (NPCI Managed)	6095.38	516.61	476.39	458.71	7113350	606756	620352	601415
6.2 Others	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Total Retail Payments (2+3+4+5+6)</b>	<b>2222885.46</b>	<b>201003.00</b>	<b>251213.79</b>	<b>251793.49</b>	<b>92025771</b>	<b>8049363</b>	<b>9218135</b>	<b>9185108</b>
<b>Total Payments (1+2+3+4+5+6)</b>	<b>2225910.01</b>	<b>201271.14</b>	<b>251531.46</b>	<b>252110.48</b>	<b>293413453</b>	<b>25548726</b>	<b>31187617</b>	<b>28361812</b>
<b>Total Digital Payments (1+2+3+4+5)</b>	<b>2219814.63</b>	<b>200754.53</b>	<b>251055.07</b>	<b>251651.77</b>	<b>286300103</b>	<b>24941970</b>	<b>30567264</b>	<b>27760397</b>
<b>PART II - Payment Modes and Channels</b>								
	Volume (lakh)				Value (₹ crore)			
	FY 2024-25	2025 January	2025 December	2026 January	FY 2024-25	2025 January	2025 December	2026 January
	1	2	3	4	1	2	3	4
<b>A. Other Payment Channels</b>								
1 Mobile Payments (mobile app based)	1756976.91	158794.78	198740.92	199023.23	39206221	3451865	4029352	4120520
1.1 Intra-bank \$	110801.96	9234.72	10679.51	10652.87	7207439	607541	694233	709038
1.2 Inter-bank \$	1646174.95	149560.06	188061.41	188370.36	31998782	2844325	3335119	3411483
2 Internet Payments (Netbanking / internet browser based) @	47478.09	4167.05	3757.66	3726.69	131858133	11639721	15193135	13905643
2.1 Intra-bank @	13056.37	1212.87	875.29	848.72	69086996	6130804	8063055	7386592
2.2 Inter-bank @	34421.72	2954.18	2882.36	2877.97	62771136	5508917	7130080	6519051
<b>B. ATMs</b>								
3. Cash Withdrawal at ATMs \$	60308.11	4910.07	4469.09	4437.06	3063077	251938	240222	240472
3.1 Using Credit Cards \$	97.25	7.79	6.96	6.97	5084	412	393	394
3.2 Using Debit Cards \$	59965.70	4883.53	4444.02	4412.00	3046987	250646	238925	239172
3.3 Using Pre-paid Cards \$	245.16	18.75	18.11	18.09	11005	879	904	906
4. Cash Withdrawal at PoS \$	3.58	0.27	0.14	0.15	37	3	2	2
4.1 Using Debit Cards \$	3.33	0.24	0.12	0.12	35	3	2	2
4.2 Using Pre-paid Cards \$	0.25	0.03	0.02	0.02	3	0	0	0
5. Cash Withdrawal at Micro ATMs @	11640.55	915.09	926.03	956.67	296622	23246	24083	24737
5.1 AePS @	11640.55	915.09	926.03	956.67	296622	23246	24083	24737

**PART III - Payment Infrastructures (lakh)**

	As on	2025	2025	2026
	March 2025	January	December	January
	1	2	3	4
<b>Payment System Infrastructures</b>				
1 Number of Cards	11006.97	10909.12	11501.38	11544.09
1.1 Credit Cards	1098.85	1088.73	1157.92	1166.52
1.2 Debit Cards	9908.12	9820.39	10343.46	10377.57
2 Number of PPIs @	13401.46	13466.32	20873.16	22053.38
2.1 Wallets @	8678.44	8957.73	16170.73	17268.45
2.2 Cards @	4723.02	4508.59	4702.43	4784.92
3 Number of ATMs and CRMs	2.56	2.57	2.50	2.52
3.1 Bank owned ATMs\$ and CRMs#	2.20	2.21	2.13	2.14
3.2 White Label ATMs \$	0.36	0.36	0.37	0.38
4 Number of Micro ATMs @	14.82	14.74	14.15	13.92
5 Number of PoS Terminals	110.98	103.53	114.75	115.25
6 Bharat QR @	67.18	64.43	58.90	57.97
7 UPI QR *	6579.30	6401.65	7313.65	7384.20

**PART IV - Payment Modes and Channels (International)**

	Details of International transactions done using cards (credit, debit and PPI) issued in India			
	Volume (lakh)		Value (₹ crore)	
	2025	2026	2025	2026
	December	January	December	January
1. Card Payments	144.56	131.27	10110	9852
1.1 Credit Cards	90.97	81.92	7756	7477
1.1.1 PoS based	38.21	32.11	2667	2422
1.1.2 Online	52.76	49.81	5090	5055
1.2 Debit Cards	53.59	49.35	2354	2375
1.2.1 PoS based	26.96	23.73	833	767
1.2.2 Online	26.63	25.62	1521	1608
2. Prepaid Payment Instruments	29.19	24.17	1161	1060
2.1 PoS based	25.06	20.54	939	830
2.2 Online	4.14	3.64	221	229
3. Cash Withdrawal at ATMs	5.64	5.23	1202	1206
3.1 Using Credit Cards	0.35	0.30	53	51
3.2 Using Debit Cards	3.81	3.60	664	671
3.3 Using PPIs	1.48	1.32	485	484
<b>Total International Payments</b>	<b>179.39</b>	<b>160.68</b>	<b>12474</b>	<b>12118</b>

**PART V - Domestic Payment Frauds**

	Volume (Lakh)	Value (Crore)	One in every X payment transaction fraudulent	FTS (Fraud / Payment Value * 10000)
September 2022	1.71	249	58177.41	0.127 bps
October 2022	1.79	220	59533.35	0.127 bps
November 2022	2.06	257	50620.69	0.143 bps
December 2022	1.54	204	72426.75	0.103 bps
January 2023	1.57	195	71681.44	0.106 bps
February 2023	2.29	317	47018.00	0.177 bps
March 2023	2.25	333	53907.48	0.142 bps
April 2023	1.75	273	68927.36	0.152 bps
May 2023	2.03	285	63051.71	0.147 bps
June 2023	1.74	265	72554.96	0.128 bps
July 2023	2.24	286	59898.87	0.146 bps
August 2023	2.40	320	58391.71	0.157 bps
September 2023	2.52	366	55057.76	0.174 bps
October 2023	2.23	335	66950.05	0.164 bps
November 2023	2.57	428	57618.81	0.209 bps
December 2023	2.92	432	53327.09	0.187 bps
January 2024	2.69	435	56335.82	0.207 bps
February 2024	2.57	507	61162.60	0.231 bps
March 2024	2.57	471	67394.38	0.177 bps
April 2024	2.38	414	70681.81	0.191 bps
May 2024	2.81	545	62637.44	0.240 bps
June 2024	2.36	480	73786.50	0.206 bps
July 2024	2.54	462	71157.30	0.194 bps
August 2024	2.34	401	79284.04	0.170 bps
September 2024	2.19	401	84751.16	0.158 bps
October 2024	2.35	411	87719.87	0.159 bps
November 2024	2.03	345	93298.98	0.155 bps
December 2024	2.59	425	78851.58	0.155 bps
January 2025	2.30	361	90183.15	0.140 bps
February 2025	1.83	288	107458.55	0.121 bps
March 2025	1.84	291	121303.33	0.094 bps
April 2025	1.80	307	119659.70	0.121 bps
May 2025	1.87	329	120406.36	0.129 bps

June 2025	1.87	303	118068.41	0.111 bps
July 2025	2.87	440	81444.84	0.160 bps
August 2025	2.40	411	100735.94	0.166 bps
September 2025	3.03	431	77798.50	0.150 bps
October 2025	2.81	407	88209.52	0.146 bps
November 2025	2.42	356	101244.19	0.139 bps
December 2025	2.54	408	101152.65	0.130 bps
January 2026	2.57	383	100143.26	0.134 bps

@: New inclusion w.e.f. November 2019

#: Data reported by Co-operative Banks, LABs and RRBs included with effect from Dec 2021.

\$ : Inclusion separately initiated from November 2019 - would have been part of other items hitherto.

\*: New inclusion w.e.f. September 2020: Includes only static UPI QR Code

Note : 1. Data is provisional.

2. ECS (Debit and Credit) has been merged with NACH with effect from January 31, 2020.
3. The data from November 2019 onwards for card payments (Debit/Credit cards) and Prepaid Payment Instruments (PPIs) may not be comparable with earlier months/ periods, as more granular data is being published along with revision in data definitions.
4. Only domestic financial transactions are considered. The new format captures e-commerce transactions; transactions using FASTags, digital bill payments and card-to-card transfer through ATMs, etc.. Also, failed transactions, chargebacks, reversals, expired cards/ wallets, are excluded.
5. Data on domestic payment fraud statistics as reported by Scheduled Commercial Banks (excluding RRBs), Non-bank PPI issuers and Non-bank Credit Card issuers in CPFIR (Central Payments Fraud Information Registry).
6. Data does not include attempts to perpetrate frauds.